

Analisis Determinan Adoption Intention dan Continuance Intention Bank Digital. Studi Kasus: Kelompok Non-adopters & Adopters Konsumen Gen-Z Bank Digital di Indonesia = Analysis on Determinants Adoption Intention and Continuance Intention of Digital Banks. Case Study: Non-adopters & Adopters Group of Digital Bank Gen-Z Consumers in Indonesia

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Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh dari convenience, economic efficiency, functional risk, security risk, critical mass, number of services, dan trust terhadap adoption intention dan continuance intention pada konteks konsumen gen-z bank digital di Indonesia. Sampel yang diteliti terbagi dalam kedua kelompok non-adopters dan adopters bank digital di Indonesia yang merupakan warga negara Indonesia yang lahir pada tahun 1995-2004 (generasi Z). Kuesioner dalam penelitian ini disebarluaskan secara online dan mencakup area geografis di seluruh Indonesia. Jumlah responden yang berhasil dikumpulkan pada penelitian ini adalah 440 responden, yang terbagi atas 2 kelompok non-adopters dan adopters yang masing-masing sejumlah 220 responden. Data yang sudah berhasil dikumpulkan diolah melalui metode Multiple Linear Regression menggunakan software IBM SPSS. Hasil penelitian ini menunjukkan bahwa economic efficiency, critical mass, number of services, dan trust memiliki pengaruh positif terhadap adoption intention. Sedangkan convenience, economic efficiency, number of services, dan trust memiliki pengaruh positif terhadap continuance intention. Selanjutnya hasil penelitian ini menunjukkan adanya perbedaan determinan behavioral intention pada kelompok non-adopters dan adopters. Terakhir, penelitian ini juga menunjukkan adanya perbedaan persepsi konsumen pada kelompok non-adopters dan adopters. Saran manajerial dan penelitian selanjutnya dibahas dalam penelitian ini.

.....This study aims to determine the effect of convenience, economic efficiency, functional risk, security risk, critical mass, number of services, and trust on adoption intention and continuance intention in the context of gen-z consumers of digital banks in Indonesia. The sample studied was divided into two groups of non-adopters and adopters of digital banks in Indonesia who were Indonesian citizens born in 1995-2004 (generation Z). The questionnaires in this study were distributed online and covered geographical areas throughout Indonesia the number of respondents who were collected in this study were 440 respondents, which were divided into 2 groups of non-adopters and adopters, each of which was 220 respondents. The data that has been collected is processed using the Multiple Linear Regression method using IBM SPSS software. The results of this study indicate that economic efficiency, critical mass, number of services, and trust have a positive influence on adoption intention. Meanwhile, convenience, economic efficiency, number of services, and trust have a positive influence on continuance intention. Furthermore, the results of this study indicate that there are differences in the determinants of behavioral intention in the non-adopters and adopters stages. Finally, this study also shows that there are differences in consumer perceptions in the non-adopters and adopters stages. Managerial suggestions and further research are discussed in this study